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### **REMARKS/ARGUMENTS**

Reconsideration of this application is respectfully requested.

#### ***Claim Rejections – 35 USC § 102***

The Office Action rejected claims 1-5, 9, 15, 16, 20, 28, 32 and 33 under 35 U.S.C. 102(e) as being clearly anticipated by Cohen in United States Patent No. 5,422,462.

Applicant respectfully submits that the rejection is not well founded and respectfully requests that the Final Action be withdrawn.

It is established law that in order to anticipate a prior reference it must teach every feature of the claimed invention.

However, in rejecting the above-identified claims, the Office Action equates the claimed "transaction indicia" with:

- a) a customized or disposable credit card number (column 3, lines 27-33);
- b) an authentication code received by a vendor to request verification. (Column 5, lines 44-49)

Furthermore, the Office Action incorrectly asserts that a validation message is returned by the party (the customer) containing the indicia (the credit card number). This is not an accurate interpretation of Cohen. Cohen teaches that the vendor returns the credit card number and receives an authorization code from the credit card company authorizing the purchase. The content is not delivered until the vendor "verifies the [authorization] code immediately on receipt". Consequently, there is no parallel between Cohen and the claimed invention. Cohen requires the following:

- 1) user obtains a disposable credit card (optionally be calling the credit card company, the credit card company does not call the user);
- 2) user sends disposable card number over the Internet to a vendor, the user does not send the card number to the credit card company;
- 3) vendor sends disposable card number and transaction details to the credit card company;
- 4) vendor receives authentication number;

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- 5) vendor immediately returns the authentication number;
- 6) credit card company authorizes transaction to the vendor and deactivates credit card number;
- 7) vendor delivers purchased goods.

Consequently, the limitations of claims 1, 15 and 28 are not met and any person of ordinary skill in the art would not have been lead to the instant invention given the teachings of Cohen.

Nonetheless in order to more clearly claim the distinctions between the instant invention and Cohen, claims 1 and 15 are amended. Claims 9 and 20-22 are likewise amended to conform with amended claims 1 and 15, respectively.

With respect to claims 2-5, 9, 16, 20, 32 and 33, it is respectfully submitted that for reasons set forth above, Cohen neither teaches the invention nor teaches anything that would lead a person of ordinary skill in the art to the claimed invention. The rejections of claims 2-5, 9-16, 20, 32 and 33 are therefore likewise traversed.

#### ***Claim Rejections – 35 USC § 103***

The Office Action rejected claims 6-8, 10, 11, 18, 19, 29-31 and 34-36 under 35 U.S.C. 103(a) as being unpatentable over Cohen of Sussman.

In addition to reasons given above, the Office Action is inaccurate in stating that Cohen teaches automatically returning a transaction indicia via the internet using customer premise equipment. The referenced text states that to effect the transaction over the internet, the user transmits his or her credit card information to the vendor and the vendor verifies the transaction and obtains an authorization code from the credit company authorizing the purchase. Consequently, there is no "automatically returning the transaction indicia" and the transaction indicia is not returned to the credit card company, it is forwarded to a vendor who obtains an authorization code from the credit card company. The foundation of the rejection is therefore flawed and it is respectfully submitted that the rejection of claims 6-8, 10, 11, 18, 19, 29-31 and 34-36 should be withdrawn.

The Office Action rejected claims 12, 22 and 25 under 35 U.S.C. 103(a) as being unpatentable over Cohen.

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The Office Action asserts that Cohen teaches establishing a voice connection with a party. Cohen teaches in column 3, lines 18-27 that disposable or customized credit card numbers can be communicated verbally when (column 3, lines 40-55) "the user dials into her credit card company before making a transaction". Cohen therefore teaches directly away from claims 12, 22 and 25. The rejection of claims 12, 22 and 25 is therefore traversed.

The Office Action rejected claims 13, 14, 26 and 27 under 35 U.S.C. 103(a) unpatentable over Cohen in view of Billings and Cane.

The Office Action asserts that Cohen teaches a method of securely obtaining content over a network. However, the Office Action ignores the limitations of claims 1 and 15 from which claims 13, 14, 26 and 27 depend. For reasons set forth above, Cohen fails to teach or suggest a method that would lead one of ordinary skill to the invention claimed in claims 1 and 15. The rejection of claims 13, 14, 26 and 27 is thereby traversed.

In view of the clarifying amendment to claims 1, 9, 15 and 20-22, claims 1-36 that remain pending in this application are considered to be in a condition for immediate allowance. Favourable reconsideration and early issuance of a Notice of Allowance are requested.

Respectfully submitted,

L. LLOYD WILLIAMS et al.

By: 

Frederick S. Burkhart  
Reg. No. 29,288  
Attorney for Applicant

Address:

VAN DYKE, GARDNER, LINN & BURKHART, LLP  
2851 Charlevoix Drive, S.E., Suite 207  
P.O. Box 888695  
Grand Rapids, Michigan 49588-8695, USA.  
Tel: 616-988-4108